

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	STEPHEN JOSEPH KOVAL	§	Case No.: 06-10923
	JANICE MARIE KOVAL	§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/01/2006.
- 2) This case was confirmed on 11/06/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/06/2006, 08/17/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/08/2009, 06/25/2009, 11/04/2009, 05/03/2010.
- 5) The case was completed on 05/17/2010.
- 6) Number of months from filing to the last payment: 45
- 7) Number of months case was pending: 51
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 116,675.00
- 10) Amount of unsecured claims discharged without payment \$ 1,166.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 201,030.44
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 201,030.44

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 1,274.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 13,872.89
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 15,146.89**

Attorney fees paid and disclosed by debtor **\$ 1,726.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HOUSEHOLD BANK	SECURED	NA	28,597.22	21,780.00	21,780.00	.00
HOUSEHOLD BANK	SECURED	1,500.00	509.00	509.00	509.00	.00
GMAC MORTGAGE	SECURED	NA	269,052.39	112,307.58	112,307.58	.00
GMAC MORTGAGE	SECURED	31,000.00	41,991.07	41,991.07	41,991.07	.00
INTERNAL REVENUE SER	PRIORITY	2,160.00	1,500.00	1,500.00	1,500.00	.00
INTERNAL REVENUE SER	OTHER	NA	NA	NA	.00	.00
SPECIAL PROCEDURES	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	OTHER	NA	NA	NA	.00	.00
AMERICAN COLLECTION	UNSECURED	870.00	NA	NA	.00	.00
ASPIRE	UNSECURED	2,771.00	2,688.38	2,688.38	2,688.38	.00
MERCHANT & PROFESSIO	UNSECURED	296.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	3,499.00	3,424.94	3,424.94	3,424.94	.00
LVNV FUNDING	UNSECURED	1,707.00	1,682.58	1,682.58	1,682.58	.00
WASHINGTON MUTUAL	OTHER	NA	NA	NA	.00	.00
HOUSEHOLD FINANCE CO	OTHER	NA	NA	NA	.00	.00
HSBC FINANCE CORPORA	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	OTHER	.00	NA	NA	.00	.00
HOUSEHOLD FINANCE CO	OTHER	NA	NA	NA	.00	.00
GMAC MORTGAGE CORPOR	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	134,087.58	134,087.58	.00
Mortgage Arrearage	42,500.07	42,500.07	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	176,587.65	176,587.65	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	1,500.00	1,500.00	.00
TOTAL PRIORITY:	1,500.00	1,500.00	.00
GENERAL UNSECURED PAYMENTS:	7,795.90	7,795.90	.00

Disbursements:

Expenses of Administration	\$ 15,146.89	
Disbursements to Creditors	\$ 185,883.55	
TOTAL DISBURSEMENTS:		\$ 201,030.44

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/29/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.